



# COMMONWEALTH OF MASSACHUSETTS

## Office of Consumer Affairs and Business Regulation

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## **INSURED HEALTH PLANS AVAILABLE TO INDIVIDUALS AND SMALL GROUPS EFFECTIVE ON OR AFTER JANUARY 1, 2017**

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The following provides basic information regarding the carriers and plans that eligible individuals and eligible small groups may purchase in Massachusetts. Consider contacting one of the listed carriers, your broker or the Massachusetts Health Connector (“Connector”) [1-877-MA-ENROLL or [www.mahealthconnector.org](http://www.mahealthconnector.org)] for further information concerning eligibility, costs and coverage options that may fit your personal needs.

**Insured Health Plans Available to Individuals and Small Groups**  
**Effective on or after January 1, 2017**

**1. Blue Cross and Blue Shield of Massachusetts, Inc.**

101 Huntington Avenue, Suite 1300  
Boston, MA 02199-7611

Group Sales (800) 262-BLUE  
Individual Sales (800) 422-3545

<u>Product Name</u>	<u>Form</u>	<u>Metallic Level</u> <sup>i, ii</sup>	<u>Offered thru the Connector</u>
<b>PREFERRED PROVIDER PLAN</b>			
<u><b>Blue Care Elect</b></u>	BCBS-PPO (1-1-2013)		
Blue Care Elect \$3,000 Deductible		Silver	NO
Blue Care Elect \$4,500 Deductible		Silver	NO

<sup>i</sup> See last page for a description of metallic level and eligibility for each plan.

<sup>ii</sup> Eligibility for catastrophic plans are restricted to either (1) young adults under age 30 prior to the start of the plan year or (2) individuals who have been deemed exempt from the individual mandate [refer to ACA §1302(e)(2)].

**Insured Health Plans Available to Individuals and Small Groups**  
**Effective on or after January 1, 2017**

**2. Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.**

101 Huntington Avenue, Suite 1300  
 Boston, MA 02199-7611

Group Sales (800) 262-BLUE  
 Individual Sales (800) 422-3545

<u>Product Name</u>	<u>Form</u>	<u>Metallic Level</u> <sup>i, ii</sup>	<u>Offered thru the Connector</u>
<b>HEALTH MAINTENANCE ORGANIZATION</b>			
<b><u>HMO Blue</u></b>	HMO (1-1-13)		
<b>Options:</b>			
HMO Blue Premium		Platinum	YES
HMO Blue New England \$500 Deductible		Platinum	NO
HMO Blue New England Enhanced Value		Platinum	NO
Access Blue New England Saver		Gold	NO
HMO Blue Basic Deductible		Bronze	YES
HMO Blue \$1,000 Deductible		Gold	YES
HMO Blue \$2,000 Deductible		Gold	NO
HMO Blue New England \$1,000 Deductible w/Coinsurance		Gold	NO
HMO Blue New England \$1,000 Deductible with Copayment		Gold	NO
HMO Blue New England \$1,000 Deductible		Gold	NO
HMO Blue New England \$1,500 Deductible		Gold	NO
HMO Blue New England \$2,000 Deductible with Copayment		Gold	NO
HMO Blue New England \$2,000 Deductible		Gold	NO
HMO Blue New England Premier Value with Coinsurance		Gold	NO
HMO Blue New England Premier Value		Gold	NO
Access Blue New England Basic \$2,000		Silver	NO
Access Blue New England Saver \$2,000		Silver	NO
Access Blue New England Saver \$2,500		Silver	NO
Access Blue New England Saver \$3,000		Silver	NO
HMO Blue Basic Copayment		Silver	NO
HMO Blue New England \$3,000 Deductible		Silver	NO
HMO Blue New England Basic Coinsurance		Silver	NO

<sup>i</sup> See last page for a description of metallic level and eligibility for each plan.

<sup>ii</sup> Eligibility for catastrophic plans are restricted to either (1) young adults under age 30 prior to the start of the plan year or (2) individuals who have been deemed exempt from the individual mandate [refer to ACA §1302(e)(2)].

**Insured Health Plans Available to Individuals and Small Groups**  
**Effective on or after January 1, 2017**

**(Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. (cont'd))**

<b><u>Product Name</u></b>	<b><u>Form</u></b>	<b><u>Metallic Level</u></b> <sup>i, ii</sup>	<b><u>Offered thru the Connector</u></b>
<b>HEALTH MAINTENANCE ORGANIZATION</b>			
<b><u>HMO Blue</u></b>	HMO (1-1-13)		
HMO Blue New England Basic Copayment		Silver	NO
Access Blue Basic		Silver	YES
Access Blue Basic Saver		Bronze	NO
Access Blue New England Basic Saver II		Bronze	NO
Access Blue New England Basic Saver		Bronze	NO
HMO Blue Essential		Catastrophic	YES
<b><u>HMO Blue Select Network</u></b> <sup>1</sup>	HMO (1-1-13)		
HMO Blue Select \$1,000 Deductible		Gold	NO
HMO Blue Select \$1,000 Deductible with Copayment		Gold	NO
HMO Blue Select \$2,000 Deductible		Gold	NO
HMO Blue Select \$2,000 Deductible with Copayment		Gold	NO
HMO Blue Select \$3,000 Deductible		Silver	NO
Access Blue Select Saver \$2,000		Silver	NO
<b><u>HMO Blue with Hospital Choice Cost Sharing Network</u></b> <sup>2</sup>	HMO (1-1-13)		
Access Blue New England Basic \$2,000 with HCCS		Silver	NO
<b><u>HMO Blue New England with Hospital Choice Cost Sharing Network</u></b> <sup>3</sup>	HMO (1-1-13)		
HMO Blue New England \$1,000 Deductible with Copayment and HCCS		Gold	NO
HMO Blue New England \$1,500 Deductible with HCCS		Gold	NO
HMO Blue New England \$1,000 Deductible with Coinsurance and HCCS		Gold	NO
HMO Blue New England \$1,000 Deductible with HCCS		Gold	NO
HMO Blue New England \$2,000 Deductible with HCCS		Gold	NO

<sup>1</sup> **The HMO Blue Select Network provides access to a network that is smaller than the HMO Blue Network;** members have access to network benefits only from the Providers in the HMO Blue Select Network. Please call the carrier directly if you have any questions about whether the HMO Blue Select is specifically available in your area as well as the participation of your primary care provider, specialist or acute care facility.

<sup>2</sup> **The HMO Blue with Hospital Choice Cost Sharing Network tiers general hospitals;** members pay different levels of copayments and/or coinsurance depending on the tier of the hospital furnishing covered services. Please call the carrier directly if you have any questions about the participation of your acute care facility within the HMO Blue with Hospital Choice Cost Sharing Network.

<sup>i</sup> See last page for a description of metallic level and eligibility for each plan.

<sup>ii</sup> Eligibility for catastrophic plans are restricted to either (1) young adults under age 30 prior to the start of the plan year or (2) individuals who have been deemed exempt from the individual mandate [refer to ACA §1302(e)(2)].

**Insured Health Plans Available to Individuals and Small Groups**  
**Effective on or after January 1, 2017**

**(Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. (cont'd))**

<u><b>Product Name</b></u>	<u><b>Form</b></u>	<u><b>Metallic Level<sup>i, ii</sup></b></u>	<u><b>Offered thru the Connector</b></u>
<u><b>HMO Blue New England with Hospital Choice Cost Sharing Network<sup>3</sup></b></u>	HMO (1-1-13)		
HMO Blue New England \$500 Deductible with HCCS		Gold	NO
HMO Blue New England Premier Value with Coinsurance and HCCS		Gold	NO
HMO Blue New England Premier Value with HCCS		Gold	NO
HMO Blue New England \$3,000 Deductible with HCCS		Silver	NO
<u><b>HMO Blue New England Options Network<sup>3</sup></b></u>	HMO (1-1-13)		
HMO Blue New England Options Deductible		Platinum	NO
HMO Blue New England Options Deductible II		Gold	NO
HMO Blue New England Options Deductible III		Gold	NO
<b>PREFERRED PROVIDER PLAN</b>			
<u><b>Preferred Blue PPO</b></u>	HMO-PPO (1-1-13)		
Preferred Blue PPO \$500 Deductible		Platinum	NO
Preferred Blue PPO \$1,000 Deductible		Gold	NO
Preferred Blue PPO Saver \$1,500		Gold	NO
Preferred Blue PPO \$2,000 Deductible		Silver	NO
Preferred Blue PPO Basic \$2,000		Silver	NO
Preferred Blue PPO Basic Coinsurance		Silver	NO
Preferred Blue PPO Basic Copayment		Silver	NO
Preferred Blue PPO Saver \$2,000		Silver	NO
<u><b>Preferred Blue PPO</b></u>	HMO-PPO (1-1-13)		
Preferred Blue PPO Saver \$3,000		Silver	NO
Preferred Blue PPO Basic Saver		Bronze	NO

<sup>3</sup> **The HMO Blue New England Options Network primary care providers and general hospitals fall into different tiers;** members pay different levels of copayments, coinsurance and/or deductibles depending on the tier of the provider delivering a covered service or supply. Please call the carrier directly if you have any questions about the tier level of your primary care provider or acute care facility within the HMO Blue New England Options Network.

<sup>i</sup> See last page for a description of metallic level and eligibility for each plan.

<sup>ii</sup> Eligibility for catastrophic plans are restricted to either (1) young adults under age 30 prior to the start of the plan year or (2) individuals who have been deemed exempt from the individual mandate [refer to ACA §1302(e)(2)].

**Insured Health Plans Available to Individuals and Small Groups**  
**Effective on or after January 1, 2017**

**(Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. (cont'd))**

<b><u>Product Name</u></b>	<b><u>Form</u></b>	<b><u>Metallic Level<sup>i, ii</sup></u></b>	<b><u>Offered thru the Connector</u></b>
<b><u>Preferred Blue PPO</u></b>			
<b><u>Hospital Choice Cost Sharing Network</u></b> <sup>4</sup>	HMO-PPO (1-1-13)		
<b>Options:</b>			
Preferred Blue PPO \$1,000 Deductible with HCCS		Gold	NO
Preferred Blue PPO \$500 Deductible with HCCS		Gold	NO
Preferred Blue PPO \$2,000 Deductible with HCCS		Silver	NO
Preferred Blue PPO Basic \$2,000 with HCCS		Silver	NO
<b><u>Preferred Blue PPO Options Network</u></b> <sup>5</sup>	HMO-PPO (1-1-13)		
Preferred Blue PPO Options		Platinum	NO
Preferred Blue PPO Options Deductible II		Gold	NO
Preferred Blue PPO Options Deductible III		Gold	NO

<sup>4</sup> **The Preferred Blue PPO Hospital Choice Cost Share Network tiers in-network general hospitals;** members pay different levels of copayments, coinsurance and/or deductibles depending on the tier of the in-network hospital furnishing covered services. Please call the carrier directly if you have any questions about the participation of your acute care facility within the Preferred Blue PPO Hospital Choice Cost Share Network.

<sup>5</sup> **Preferred Blue PPO Options Network primary care in-network providers and in-network general hospitals fall into different tiers;** members pay different levels of copayments, coinsurance and/or deductibles depending on the tier of the in-network provider delivering a covered service or supply. Please call the carrier directly if you have any questions about the tier level of your primary care provider or acute care facility within the Preferred Blue PPO Options Network.

<sup>i</sup> See last page for a description of metallic level and eligibility for each plan.

<sup>ii</sup> Eligibility for catastrophic plans are restricted to either (1) young adults under age 30 prior to the start of the plan year or (2) individuals who have been deemed exempt from the individual mandate [refer to ACA §1302(e)(2)].

**Insured Health Plans Available to Individuals and Small Groups**  
**Effective on or after January 1, 2017**

**3. Boston Medical Center Health Plan, Inc. <sup>6</sup>**

(d/b/a Boston Medical Center HealthNet Plan)  
 Schrafft's City Center  
 529 Main Street  
 Charlestown, MA 02129

Member Services (855)833-8120

<u>Product Name</u>	<u>Form</u>	<u>Metallic Level <sup>i, ii</sup></u>	<u>Offered thru the Connector</u>
<b>HEALTH MAINTENANCE ORGANIZATION</b>			
<b><u>HealthNet Plan</u></b>	BMCHP-QHP2017ver.1		
<b>Individual:</b>			
BMC HealthNet Plan Platinum A		Platinum	YES
BMC HealthNet Plan Gold A		Gold	YES
BMC HealthNet Plan Gold B		Gold	YES
BMC HealthNet Plan Silver A		Silver	YES
BMC HealthNet Plan Bronze A		Bronze	YES
<b><u>HealthNet Plan Employer Choice Direct</u></b>	BMCHP-EmpChoiceDirect2017ver.1		
<b>Group:</b>			
BMC HealthNet Plan Platinum A Direct		Platinum	NO
BMC HealthNet Plan Gold A Direct		Gold	NO
BMC HealthNet Plan Gold B Direct		Gold	NO
BMC HealthNet Plan Silver Direct		Silver	NO
BMC HealthNet Plan Bronze Direct		Bronze	NO

<sup>6</sup> As permitted by law, Boston Medical Center Health Plan, Inc. requires individuals and groups with five or fewer eligible employees to enroll through the Massachusetts Health Connector ("Connector") in the Qualified Health Plan Products.

<sup>i</sup> See last page for a description of metallic level and eligibility for each plan.

<sup>ii</sup> Eligibility for catastrophic plans are restricted to either (1) young adults under age 30 prior to the start of the plan year or (2) individuals who have been deemed exempt from the individual mandate [refer to ACA §1302(e)(2)].

**Insured Health Plans Available to Individuals and Small Groups**  
**Effective on or after January 1, 2017**

**4. ConnectiCare of Massachusetts, Inc.**

175 Scott Swamp Road  
Farmington, CT 06032

Group Sales 1-800-251-7722  
Individual Sales 1-800-251-7722

<u>Product Name</u>	<u>Form</u>	<u>Metallic Level<sup>i, ii</sup></u>	<u>Offered thru the Connector</u>
<b>HEALTH MAINTENANCE ORGANIZATION</b>			
<b><u>HMO Open Access</u></b>	CMI/HMO OA/BS 01 (1/2017)		
MAH-OA-40/50-500D-CAL-2017		Gold	NO
MAH-OA-30/45-2000HospDed-CNT-2017		Gold	NO
MAH-OA-750UP-30/45-CNT-2017		Gold	NO
MAH-OA-1750Upfront-30/45-CAL-2017		Silver	NO
MAH-OA-1750Upfront-30/45-CNT-2017		Silver	NO
MAH-OA-2500Upfront-30/45-CAL-2017		Silver	NO
MAH-OA-2500Upfront-30/45-CNT-2017		Silver	NO
<b><u>HMO Open Access HDHP</u></b>	CMI/HMO OA HDHP/BS 01 (01/2017)		
MAH-OA-HSA-3000I/6000F-CNT-2017		Silver	NO
<b>PREFERRED PROVIDER PLAN</b>			
<b><u>Point of Service</u></b>	CMI/POS OA/BS 01 (1/2017)		
MAP-OA-40/50-500D-CAL-2017		Gold	NO

<sup>i</sup> See last page for a description of metallic level and eligibility for each plan.

<sup>ii</sup> Eligibility for catastrophic plans are restricted to either (1) young adults under age 30 prior to the start of the plan year or (2) individuals who have been deemed exempt from the individual mandate [refer to ACA §1302(e)(2)].



**Insured Health Plans Available to Individuals and Small Groups**  
**Effective on or after January 1, 2017**

**5. Fallon Community Health Plan, Inc. <sup>7</sup>**

10 Chestnut Street  
Worcester, MA 01608-2810

Merged Market Unit:  
(888) 797-3247  
(800) 333-2535 x79097  
(508) 799-2100 x79097

<u>Product Name</u>	<u>Form</u>	<u>Metallic Level <sup>i, ii</sup></u>	<u>Offered thru the Connector</u>
<b>HEALTH MAINTENANCE ORGANIZATION</b>			
<b><u>FCHP Select Care Network</u> <sup>8</sup></b>	15-730-026		
Select Care Copay 1000 Hybrid		Platinum	NO
Select Care Copay 500		Platinum	NO
Select Care Deductible 1000 Classic		Platinum	NO
Select Care Platinum Connector		Platinum	YES
Select Care Gold Connector A		Gold	YES
Select Care Deductible 1200 Hybrid		Gold	NO
Select Care Deductible 1500 Classic		Gold	NO
Select Care Deductible 2000 Classic		Gold	NO
Select Care Deductible 2000 Hybrid		Gold	NO
Select Care Deductible 3000 Classic		Gold	NO
Select Care Gold Connector B		Gold	YES
Select Care Silver Coinsurance 35%		Silver	YES
Select Care Coinsurance 35%		Silver	NO
Select Care Deductible 2000 Low		Silver	NO
Select Care QHD 2000 H S A		Silver	NO
Select Care QHD 3000 H S A		Silver	NO
Select Care Silver Connector		Silver	YES
Select Care Bronze Deductible 3000		Bronze	YES
Select Care Bronze Connector		Bronze	YES

<sup>7</sup> Fallon offers insured health plans with different provider networks. Please call Fallon directly if you have any questions about your provider's participation in any of the Fallon networks.

<sup>8</sup> **The Select Care Network is Fallon's most comprehensive provider network.** Please call the carrier directly if you have any questions about whether the Select Care Network is specifically available in your area and whether your primary care provider, specialist or acute care facility participates in the Select Care Network.

<sup>i</sup> See last page for a description of metallic level and eligibility for each plan.

<sup>ii</sup> Eligibility for catastrophic plans are restricted to either (1) young adults under age 30 prior to the start of the plan year or (2) individuals who have been deemed exempt from the individual mandate [refer to ACA §1302(e)(2)].

**Insured Health Plans Available to Individuals and Small Groups**  
**Effective on or after January 1, 2017**

**(Fallon Community Health Plan, Inc. (cont'd))**

<u>Product Name</u>	<u>Form</u>	<u>Metallic Level<sup>i, ii</sup></u>	<u>Offered thru the Connector</u>
<b>HEALTH MAINTENANCE ORGANIZATION</b>			
<b><u>FCHP Direct Care Network</u><sup>9</sup></b>	15-730-027		
Direct Care Copay 1000 Hybrid		Platinum	NO
Direct Care Copay 500		Platinum	NO
Direct Care Deductible 1000 Classic		Platinum	NO
Direct Care Platinum Connector		Platinum	YES
Direct Care Deductible 1200 Hybrid		Gold	NO
Direct Care Deductible 1500 Classic		Gold	NO
Direct Care Deductible 2000 Classic		Gold	NO
Direct Care Deductible 2000 Hybrid		Gold	YES
Direct Care Deductible 3000 Classic		Gold	NO
Direct Care Gold Connector A		Gold	YES
Direct Care Gold Connector B		Gold	YES
Direct Care Coinsurance 35%		Silver	NO
Direct Care Deductible 2000 Low		Silver	NO
Direct Care QHD 2000 H S A		Silver	NO
Direct Care QHD 3000 H S A		Silver	NO
Direct Care Silver Connector		Silver	YES
Direct Care Bronze Deductible 3000		Bronze	YES
Direct Care Bronze Connector		Bronze	YES
Direct Care Catastrophic Plan		Catastrophic	YES
<b>HEALTH MAINTENANCE ORGANIZATION</b>			
<b><u>FCHP Community Care Network</u><sup>10</sup></b>	16-670-014		
Community Care Silver Coinsurance 35%		Silver	YES

<sup>9</sup> **The Direct Care Network is different than Select Care Network.** Please call the carrier directly if you have any questions about whether the Direct Care Network is specifically available in your area and whether your primary care provider, specialist or acute care facility participates in the Direct Care Network.

<sup>10</sup> **Fallon Health Community Care Network provides access to a network that is smaller than Fallon's Select or Direct Provider networks;** members have access to network benefits only from the Providers in the FCHP Community Care Network. Please call the carrier directly if you have any questions about whether the FCHP Community Care Network is specifically available in your area as well as the participation of your primary care provider, specialist or acute care facility.

<sup>i</sup> See last page for a description of metallic level and eligibility for each plan.

<sup>ii</sup> Eligibility for catastrophic plans are restricted to either (1) young adults under age 30 prior to the start of the plan year or (2) individuals who have been deemed exempt from the individual mandate [refer to ACA §1302(e)(2)].

**Insured Health Plans Available to Individuals and Small Groups**  
**Effective on or after January 1, 2017**

**6. Fallon Health & Life Assurance Company, Inc.**

10 Chestnut Street  
Worcester, MA 01608-2810

Merged Market Unit:  
(888) 797-3247  
(800) 333-2535 x79097  
(508) 799-2100 x79097

<u>Product Name</u>	<u>Form</u>	<u>Metallic Level<sup>i, ii</sup></u>	<u>Offered thru the Connector</u>
<b>PREFERRED PROVIDER PLAN</b>			
<b><u>Fallon Preferred Care</u></b>	15-670-031		
Preferred Care Deductible 2000 Low		Silver	NO
Preferred Care QHD 2000 H S A		Silver	NO

<sup>i</sup> See last page for a description of metallic level and eligibility for each plan.

<sup>ii</sup> Eligibility for catastrophic plans are restricted to either (1) young adults under age 30 prior to the start of the plan year or (2) individuals who have been deemed exempt from the individual mandate [refer to ACA §1302(e)(2)].

**Insured Health Plans Available to Individuals and Small Groups**  
**Effective on or after January 1, 2017**

**7. Harvard Pilgrim Health Care, Inc.<sup>11</sup>**

93 Worcester Street  
Wellesley, MA 02481-9181

Group Sales (800) 848-9995  
Individual Sales (800) 848-9995

<u>Product Name</u>	<u>Form</u>	<u>Metallic Level<sup>i, ii</sup></u>	<u>Offered thru the Connector</u>
<b>HEALTH MAINTENANCE ORGANIZATION</b>			
<b><u>Harvard Pilgrim Network</u></b>			
<b>Individual:</b>			
Standard Platinum	1120_08; 2393; 1779_03	Platinum	YES
Affordable HMO 25	1120_08; 1565_04; 1779_03	Platinum	NO
Standard Gold	1120_08; 2394; 1779_03	Gold	YES
Affordable HMO 40	1120_08; 1565_04; 1779_03	Gold	NO
Best Buy HMO 1000	1120_08; 1565_04; 1779_03	Gold	NO
Best Buy HMO 1000 with Coinsurance	1120_08; 1565_04; 1779_03	Gold	NO
Best Buy HMO 2000	1120_08; 2405; 1779_03	Gold	YES
Standard Silver	1120_08; 2395; 1779_03	Silver	YES
Best Buy HMO 2000 with Coinsurance	1120_08; 1565_04; 1779_03	Silver	NO
Best Buy HSA HMO 2000	1469_08; 1611_03; 1779_03	Gold	NO
Best Buy HSA HMO 2000 with Coins.	1469_08; 1611_03; 1779_03	Silver	NO
Best Buy HMO 3000	1120_08; 1565_04; 1779_03	Silver	NO
Best Buy HSA HMO 3000	1469_08; 1611_03; 1779_03	Silver	NO
Core Coverage HMO 1750	1120_08; 2401; 1779_03	Silver	YES
Core Coverage HMO 3000	1120_08; 1567_03; 1779_03	Silver	NO
Standard Bronze	1120_08; 2400; 1779_03	Bronze	YES
Best Buy HSA HMO 3100	1469_08; 1611_03; 1779_03	Bronze	NO
<b>Group:</b>			
Standard Platinum	1116_09; 2393; 1779_03	Platinum	YES
Affordable HMO 25	1116_09; 1565_04; 1779_03	Platinum	NO
Standard Gold	1116_09; 2394; 1779_03	Gold	YES
Affordable HMO 40	1116_09; 1565_04; 1779_03	Gold	NO
Best Buy HMO 1000	1116_09; 1565_04; 1779_03	Gold	NO
Best Buy HMO 1000 with Coinsurance	1116_09; 1565_04; 1779_03	Gold	NO
Best Buy HMO 2000	1116_09; 2405; 1779_03	Gold	YES
Standard Silver	1116_09; 2395; 1779_03	Silver	YES
Best Buy HMO 2000 with Coinsurance	1116_09; 1565_04; 1779_03	Silver	NO
Best Buy HSA HMO 2000	1470_08; 1611_03; 1779_03	Gold	NO
Best Buy HSA HMO 2000 with Coins.	1470_08; 1611_03; 1779_03	Silver	NO
Best Buy HMO 3000	1116_09; 1565_04; 1779_03	Silver	NO
Best Buy HSA HMO 3000	1470_08; 1611_03; 1779_03	Silver	NO
Core Coverage HMO 1750	1116_09; 2401; 1779_03	Silver	NO
Core Coverage HMO 3000	1116_09; 1567_03; 1779_03	Silver	NO
Standard Bronze	1116_09; 2400; 1779_03	Bronze	YES
Best Buy HSA HMO 3100	1611_03; 1470_08; 1779_03	Bronze	NO

<sup>11</sup> As allowed by law, Harvard Pilgrim Health Care, Inc. ("HPHC") requires groups with five or fewer eligible employees to enroll through the following intermediaries: Health Services Administrators ("HSA") (781) 848-4950 and Small Business Service Bureau (508) 756-3513.

<sup>i</sup> See last page for a description of metallic level and eligibility for each plan.

<sup>ii</sup> Eligibility for catastrophic plans are restricted to either (1) young adults under age 30 prior to the start of the plan year or (2) individuals who have been deemed exempt from the individual mandate [refer to ACA §1302(e)(2)].

**Insured Health Plans Available to Individuals and Small Groups**  
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**(Harvard Pilgrim Health Care, Inc. (cont'd))**

<u>Product Name</u>	<u>Form</u>	<u>Metallic Level</u> <sup>i, ii</sup>	<u>Offered thru the Connector</u>
<b><u>Harvard Pilgrim Focus Network – MA</u></b> <sup>12</sup>			
<b>Individual:</b>			
Focus Network MA - Affordable HMO 25	1269_09; 1566_03; 1779_03	Platinum	NO
Focus Network MA - Best Buy HSA HMO 3100	1269_09; 1566_03; 1779_03	Bronze	NO
<b>Group:</b>			
Focus Network MA - Affordable HMO 25	1269_09; 1566_03; 1779_03	Platinum	NO
Focus Network MA - Best Buy HSA HMO 3100	1269_09; 1566_03; 1779_03	Bronze	NO
<b>PREFERRED PROVIDER PLAN</b>			
<b>Individual:</b>			
Affordable PPO 25	1138_09; 1569_03; 1779_03	Platinum	NO
Affordable PPO 40	1138_09; 1569_03; 1779_03	Gold	NO
Best Buy PPO 1000	1138_09; 1569_03; 1779_03	Gold	NO
Best Buy PPO 1000 with Coinsurance	1138_09; 1569_03; 1779_03	Gold	NO
Best Buy PPO 2000	1138_09; 1569_03; 1779_03	Gold	NO
Best Buy HSA PPO 2000	1829_02; 1826_02; 1779_03	Gold	NO
Best Buy PPO 2000 with Coinsurance	1138_09; 1569_03; 1779_03	Silver	NO
Best Buy PPO 3000	1138_09; 1569_03; 1779_03	Silver	NO
Best Buy HSA PPO 3000	1829_02; 1826_02; 1779_03	Silver	NO
Best Buy HSA PPO 3100	1829_02; 1826_02; 1779_03	Bronze	NO
<b>Group:</b>			
Affordable PPO 25	1133_09; 1569_03; 1779_03	Platinum	NO
Affordable PPO 40	1133_09; 1569_03; 1779_03	Gold	NO
Best Buy PPO 1000	1133_09; 1569_03; 1779_03	Gold	NO
Best Buy PPO 1000 with Coinsurance	1133_09; 1569_03; 1779_03	Gold	NO
Best Buy PPO 2000	1133_09; 1569_03; 1779_03	Gold	NO
Best Buy HSA PPO 2000	1824_02; 1824_02; 1779_03	Gold	NO
Best Buy PPO 2000 with Coinsurance	1133_09; 1569_03; 1779_03	Silver	NO
Best Buy PPO 3000	1133_09; 1569_03; 1779_03	Silver	NO
Best Buy HSA PPO 3000	1824_02; 1824_02; 1779_03	Silver	NO
Best Buy HSA PPO 3100	1824_02; 1824_02; 1779_03	Bronze	NO

<sup>12</sup> **The Harvard Pilgrim Focus Network<sup>sm</sup> – MA is different than the Harvard Pilgrim Network.** Please call the carrier directly if you have any questions about whether the Harvard Pilgrim Focus Network<sup>sm</sup> – MA is specifically available in your area and whether your primary care provider, specialist or acute care facility participates in the Harvard Pilgrim Focus Network<sup>sm</sup> – MA.

<sup>i</sup> See last page for a description of metallic level and eligibility for each plan.

<sup>ii</sup> Eligibility for catastrophic plans are restricted to either (1) young adults under age 30 prior to the start of the plan year or (2) individuals who have been deemed exempt from the individual mandate [refer to ACA §1302(e)(2)].

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**8. Health New England, Inc. <sup>13</sup>**

One Monarch Place  
Springfield MA 01144

Group Sales (800) 842-4464  
Individual Sales (800) 842-4464

<u>Product Name</u>	<u>Form</u>	<u>Metallic Level</u> <sup>i, ii</sup>	<u>Offered thru the Connector</u>
<b>HEALTH MAINTENANCE ORGANIZATION</b>			
<b><u>HNE Evidence of Coverage</u></b>			
HNE Platinum A	HNEHMO-06	Platinum	YES
HNE Health Max	HNEHMO-06	Platinum	NO
HNE Choice Plus	HNEHMO-06	Platinum	NO
HNE Focus	HNEHMO-06	Platinum	NO
HNE Gold A	HNEHMOwithDED-06	Gold	YES
HNE Gold B	HNEHMOwithDED-06	Gold	YES
HNE Essential 500	HNEHMOwithDED-06	Platinum	NO
HNE Essential 1000	HNEHMOwithDED-06	Gold	NO
HNE Essential 1500	HNEHMOwithDED-06	Gold	NO
HNE Essential 2000	HNEHMOwithDED-06	Gold	YES
HNE Essential 3000	HNEHMOwithDED-06	Silver	NO
HNE Wise Max HDHP	HNEHMOwithHIGHDED-06	Gold	YES
HNE Silver A	HNEHMOwithDED-06	Silver	YES
HNE Wise Max 3000 HDHP	HNEHMOwithHIGHDED-06	Silver	NO
HNE Wise 2000/20% HDHP	HNEHMOwithHIGHDED-06	Silver	NO
HNE Wise 3000/10% HDHP	HNEHMOwithHIGHDED-06	Silver	NO
HNE Bronze 1	HNEHMOwithHIGHDED-06	Bronze	NO
<b>PREFERRED PROVIDER PLAN</b>			
<b><u>HNE PPO Essential</u></b>			
HNE PPO Essential 500 Local	HNE-PPO-06 HNE/PHCS-PPO-06	Platinum	NO
HNE PPO Essential 500 National	HNE-PPO-06 HNE/PHCS-PPO-06	Platinum	NO
HNE PPO Essential 1000 Local	HNE-PPO-06 HNE/PHCS-PPO-06	Gold	NO
HNE PPO Essential 1000 National	HNE-PPO-06 HNE/PHCS-PPO-06	Gold	NO
HNE PPO Essential 2000 Local	HNE-PPO-06 HNE/PHCS-PPO-06	Gold	NO
HNE PPO Wise HDHP	HNE/PHCS-PPO Saver-06	Gold	NO
HNE PPO Wise Max 3000 HDHP	HNE/PHCS-PPO Saver-06	Silver	NO
HNE PPO Wise 2000/20% HDHP	HNE/PHCS-PPO Saver-06	Silver	NO
HNE PPO Wise 3000/10% HDHP	HNE/PHCS-PPO Saver-06	Silver	NO

<sup>13</sup> As allowed by law, HNE requires groups with five or fewer eligible employees as well as individuals to enroll through the following intermediaries: Massachusetts Business Association (781) 848-4950 and Small Business Service Bureau (508) 756-3513.

<sup>i</sup> See last page for a description of metallic level and eligibility for each plan.

<sup>ii</sup> Eligibility for catastrophic plans are restricted to either (1) young adults under age 30 prior to the start of the plan year or (2) individuals who have been deemed exempt from the individual mandate [refer to ACA §1302(e)(2)].

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**9. HPHC Insurance Company, Inc. <sup>14</sup>**

93 Worcester Street  
Wellesley, MA 02481-9181

Group Sales (800) 848-9995  
Individual Sales (800) 848-9995

<u>Product Name</u>	<u>Form</u>	<u>Metallic Level <sup>i, ii</sup></u>	<u>Offered thru the Connector</u>
<b>PREFERRED PROVIDER PLAN</b>			
<b><u>Best Buy HSA PPO</u></b>			
Best Buy HSA PPO 4500			
Group	1139_11; 1613_04; 1780_03	Bronze	NO
Individual	1141_09; 1613_04; 1780_03	Bronze	NO

<sup>14</sup> As allowed by law, HPHC Insurance Company, Inc. requires groups with five or fewer eligible employees to enroll through the following intermediaries: Massachusetts Business Association (781) 848-4950 and Small Business Service Bureau (508) 756-3513.

<sup>i</sup> See last page for a description of metallic level and eligibility for each plan.

<sup>ii</sup> Eligibility for catastrophic plans are restricted to either (1) young adults under age 30 prior to the start of the plan year or (2) individuals who have been deemed exempt from the individual mandate [refer to ACA §1302(e)(2)].

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**10. Neighborhood Health Plan, Inc.<sup>15</sup>**

253 Summer Street  
 Boston, MA 02210-1120

Group Sales (617) 772-5663  
 Individual Sales (800) 462-5449

<u>Product Name</u>	<u>Form</u>	<u>Metallic Level<sup>i, ii</sup></u>	<u>Offered thru the Connector</u>
<b>HEALTH MAINTENANCE ORGANIZATION</b>			
<b><u>NHP HMO Member Handbook</u></b>	NHPHMOMM v.5		
NHP Prime HMO 25/40 FlexRx 4-Tier		Platinum	YES
NHP Prime HMO 25/25 FlexRx 4-Tier		Platinum	NO
NHP Prime HMO 500/1000 20/20 FlexRx 4-Tier		Platinum	NO
NHP Prime HMO 500/1000 20/35 FlexRx 4-Tier		Platinum	NO
NHP Prime HMO 25/25 100 FlexRx 4-Tier		Platinum	NO
NHP Prime HMO 500/1000 20/20/100 FlexRx 4-Tier		Platinum	NO
NHP Prime HMO 500/1000 20/35/100 FlexRx 4-Tier		Platinum	NO
NHP Prime HMO 500/1000 20/35 30% FlexRx 4-Tier		Gold	YES
NHP Prime HMO 1000/2000 30/45 FlexRx 4-Tier		Gold	YES
NHP Prime HMO 750/1500 30/45 FlexRx 4-Tier		Gold	NO
NHP Prime HMO 1000/2000 25/40/150 FlexRx 4-Tier		Gold	NO
NHP Prime HMO 1500/3000 25/40 FlexRx 4-Tier		Gold	NO
NHP Prime HMO 2000/4000 25/40/150 FlexRx 4-Tier		Gold	NO
NHP Prime HMO 2000/4000 30/50 FlexRx 4-Tier		Silver	YES
NHP Prime HMO 2000/4000 30/50 35% FlexRx 4-Tier		Silver	YES
NHP Prime HMO 1750/3500 50/75 FlexRx 4-Tier		Silver	NO
NHP Prime HMO HSA 2000/4000 FlexRx 4-Tier		Silver	NO
NHP Prime HMO HSA 2500/5000 FlexRx 4-Tier		Silver	NO
NHP Prime HMO 3000/6000 25/40 FlexRx 4-Tier		Bronze	YES
<b>INSURED PREFERRED PROVIDER PLAN</b>			
<b><u>NHP PPO Member Handbook</u></b>	NHPPPO v4		
NHP Prime PPO 1000/2000 25/40/150 FlexRx 4-Tier		Gold	NO
NHP Prime PPO 1000/2000 30/45 FlexRx 4-Tier		Gold	NO
NHP Prime PPO 1500/3000 25/40 FlexRx 4-Tier		Gold	NO
NHP Prime PPO 2000/4000 30/50 FlexRx 4-Tier		Silver	NO
NHP Prime PPO HSA 2000/4000 FlexRx 4-Tier		Silver	NO
NHP Prime PPO HSA 2500/5000 FlexRx 4-Tier		Silver	NO

<sup>15</sup> As allowed by law, Neighborhood Health Plan, Inc. requires groups with five or fewer eligible employees to enroll through the following intermediaries: Health Services Administrators (877) 777-4414 or (781) 848-4950, Small Business Service Bureau (800) 315-9933 or (800) 548-6900, U.S. Federation of Small Business, Inc. (800) 637-3331, and National Association of Socially Responsible Organizations (617) 308-1525 or (800) 638-8113.

<sup>i</sup> See last page for a description of metallic level and eligibility for each plan.

<sup>ii</sup> Eligibility for catastrophic plans are restricted to either (1) young adults under age 30 prior to the start of the plan year or (2) individuals who have been deemed exempt from the individual mandate [refer to ACA §1302(e)(2)].



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**11. Tufts Associated Health Maintenance Organization, Inc.<sup>16</sup>**

705 Mount Auburn Street  
Watertown, MA 02472-1508

Group Sales (800) 208-8013  
Individual Sales (800) 957-6596

<u>Product Name</u>	<u>Form</u>	<u>Metallic Level<sup>i, ii</sup></u>	<u>Offered thru the Connector</u>
<b>HEALTH MAINTENANCE ORGANIZATION</b>			
<b>Tufts Network</b>			
<u><b>Tufts Health Plan HMO Value</b></u>	EC-MASSHMO-002 Ed. 1-2017		
HMO Value 250		Platinum	NO
Premier Platinum		Platinum	YES
Advantage HMO 500		Gold	NO
Advantage HMO 1000		Gold	NO
Premier Gold 1000		Gold	YES
Advantage HMO 1500		Gold	NO
Advantage HMO 1500 Saver		Gold	NO
Advantage HMO 2000		Gold	NO
Advantage HMO 1000 Low Option		Silver	NO
Advantage HMO 1500 Low Option		Silver	NO
Advantage HMO 2000 Low Option		Silver	NO
Premier Silver 2000		Silver	YES
Advantage HMO 2000 (65%)		Silver	NO
Advantage HMO 2000 (80%)		Silver	NO
Advantage HMO 2000 (90%)		Silver	NO
Advantage HMO 2500		Silver	NO
Advantage HMO 2500 Saver		Silver	NO
Advantage HMO 3000		Silver	NO
Advantage HMO 3000 Saver		Silver	NO
Premier Bronze Saver 3300		Bronze	YES
<u><b>Tufts Health Plan HMO Basic</b></u>	EC-MASSHMO-003 Ed. 1-2017		
HMO Basic 25		Platinum	NO

<sup>16</sup> As allowed by law, Tufts Associated Health Maintenance Organization, Inc. ("Tufts") requires groups with five or fewer eligible employees to enroll through the following intermediaries: Massachusetts Business Association (800) 696-8167 or (781) 848-4950, North Central Massachusetts Chamber of Commerce (978) 353-7600, Small Business Service Bureau (800) 222-5678 or (508) 756-3513, or through the Connector if applicable. Individuals are not required to enroll through either an intermediary or the Connector.

<sup>i</sup> See last page for a description of metallic level and eligibility for each plan.

<sup>ii</sup> Eligibility for catastrophic plans are restricted to either (1) young adults under age 30 prior to the start of the plan year or (2) individuals who have been deemed exempt from the individual mandate [refer to ACA §1302(e)(2)].

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**(Tufts Associated Health Maintenance Organization, Inc. (cont'd))**

<b><u>Product Name</u></b>	<b><u>Form</u></b>	<b><u>Metallic Level<sup>i, ii</sup></u></b>	<b><u>Offered thru the Connector</u></b>
<b>HEALTH MAINTENANCE ORGANIZATION</b>			
<b>Tufts Select Network<sup>17</sup></b>			
<b><u>Advantage HMO</u></b>	EC-MASSHMO-002 Ed. 1-2017		
Select AHMO 500		Gold	NO
Select AHMO 1000		Gold	NO
Select AHMO 1500		Gold	NO
Select AHMO 2000		Silver	NO
<b>Your Choice Tiered Network<sup>18</sup></b>			
<b><u>Tufts Health Plan HMO Value</u></b>	EC-MASSHMO-002 Ed. 1-2017		
Your Choice 2-Tier Opt 8		Gold	NO
Your Choice 2-Tier Opt 9		Gold	NO
Your Choice 3-Tier Opt 9		Gold	NO
Your Choice 3-Tier Opt 10		Gold	NO
<b>Steward Community Choice Network<sup>19</sup></b>			
<b><u>Tufts Health Plan HMO Value</u></b>	EC-MASSHMO-002 Ed. 1-2017		
Steward 1000		Gold	NO
Steward 1500		Gold	NO
Steward 2000		Silver	NO
<b>PREFERRED PROVIDER PLAN</b>			
<b><u>Tufts Health Plans PPO</u></b>	MA-PPO-001 Ed. 1-2017		
PPO Basic 25		Platinum	NO
PPO Value 250		Platinum	NO

<sup>17</sup> **The Tufts Health Plan Select Network is different than the Tufts Network.** Please call the carrier directly if you have any questions about whether the Tufts Health Plan Select Network is specifically available in your area and whether your primary care provider, specialist or acute care facility participates within the Tufts Health Plan Select Network.

<sup>18</sup> **Your Choice 2-tier and 3-tier network plan groups PCPs, specialists, hospitals and free standing medical centers into two or three tiers;** members may pay different levels of copayments, coinsurance and/or deductibles depending on the tier of the provider delivering a covered service or supply. Please call the carrier directly if you have any questions about the tier of a particular provider.

<sup>19</sup> **Tufts Steward Community Choice Network provides access to a network that is smaller than the Tufts Network. Members have access to network benefits only from the Providers in the Steward Community Choice Network.** Please call the carrier directly if you have any questions about whether the Steward Community Choice Network is specifically available in your area as well as the participation of your primary care provider, specialist or acute care facility.

<sup>i</sup> See last page for a description of metallic level and eligibility for each plan.

<sup>ii</sup> Eligibility for catastrophic plans are restricted to either (1) young adults under age 30 prior to the start of the plan year or (2) individuals who have been deemed exempt from the individual mandate [refer to ACA §1302(e)(2)].

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**12. Tufts Health Public Plans, Inc.**<sup>20, 21</sup>

705 Mount Auburn Street  
Watertown, MA 02472-1508

Member Services (888) 257-1985

<u>Product Name</u>	<u>Form</u>	<u>Metallic Level</u> <sup>i, ii</sup>	<u>Offered thru the Connector</u>
<b>HEALTH MAINTENANCE ORGANIZATION</b>			
<b><u>Tufts Health Plan - QHP Member Handbook</u></b>	Tufts Health Direct 2017 EOC FINAL		
Direct Platinum		Platinum	YES
Direct Gold 500 with Coinsurance		Gold	YES
Direct Gold 1000		Gold	YES
Direct Silver 2000		Silver	YES
Direct Silver 2200 with Coinsurance		Silver	YES
Direct Bronze		Bronze	YES
Direct Catastrophic		Catastrophic	YES

<sup>20</sup> Effective July 1, 2014, Network Health, LLC converted from a LLC to a nonprofit corporation, and upon this conversion changed its name to Tufts Health Public Plans, Inc.

<sup>21</sup> Please call the carrier directly if you have any questions about whether the Network Health Direct Network is specifically available in your area and whether your primary care provider, specialist or acute care facility participates in the network.

<sup>i</sup> See last page for a description of metallic level and eligibility for each plan.

<sup>ii</sup> Eligibility for catastrophic plans are restricted to either (1) young adults under age 30 prior to the start of the plan year or (2) individuals who have been deemed exempt from the individual mandate [refer to ACA §1302(e)(2)].

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**13. Tufts Insurance Company <sup>22</sup>**

(d/b/a Tufts Health Plan)  
 705 Mount Auburn Street  
 Watertown, MA 02472-1508

Group Sales (800) 208-8013  
 Individual Sales (800) 957-6596

<u>Product Name</u>	<u>Form</u>	<u>Metallic Level <sup>i, ii</sup></u>	<u>Offered thru the Connector</u>
<b>PREFERRED PROVIDER PLAN</b>			
<u><b>Advantage PPO</b></u>	MA-TICOPPO-001 Ed. 1-2017		
Advantage PPO 500		Gold	NO
Advantage PPO 1000		Gold	NO
Advantage PPO 1500		Gold	NO
Advantage PPO 2000		Gold	NO
Advantage PPO Saver 1500 Gold		Gold	NO
Advantage PPO 2000 (65%) Silver		Silver	NO
Advantage PPO 2000 (80%) Silver		Silver	NO
Advantage PPO Saver 2000 Silver		Silver	NO
Advantage PPO 2500 Silver		Silver	NO
Advantage PPO Saver 2500 Silver		Silver	NO
Advantage PPO 3000 Silver		Silver	NO
Advantage PPO Saver 3000 Silver		Silver	NO
Advantage PPO Saver 4500 Bronze		Bronze	NO

<sup>22</sup> As allowed by law, Tufts Insurance Company requires groups with five or fewer eligible employees to enroll through the following intermediaries: Massachusetts Business Association (800) 696-8167 or (781) 848-4950, North Central Massachusetts Chamber of Commerce (978) 353-7600, Small Business Service Bureau (800) 222-5678 or (508) 756-3513.

<sup>i</sup> See last page for a description of metallic level and eligibility for each plan.

<sup>ii</sup> Eligibility for catastrophic plans are restricted to either (1) young adults under age 30 prior to the start of the plan year or (2) individuals who have been deemed exempt from the individual mandate [refer to ACA §1302(e)(2)].

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**14. UnitedHealthCare Insurance Company**

475 Kilvert Street  
Warwick, RI 02886-1392

Group & Individual (888) 735-5842  
Sales Office

<u>Product Name</u>	<u>Form</u>	<u>Metallic Level</u> <sup>i, ii</sup>	<u>Offered thru the Connector</u>
<b>EXCLUSIVE PROVIDER PLAN</b>			
<u><b>Choice Plan</b></u>	COC17.CER.I.11.SG.MA		
Platinum Choice		Platinum	NO
Gold Choice 500		Gold	NO
Gold Choice 1000		Gold	NO
Silver Choice 2000		Silver	NO
Choice HSA 6100		Bronze	NO
<b>PREFERRED PROVIDER PLAN</b>			
<u><b>Choice Plus Plan</b></u>	COC.16.CER.I.11.MA.SB		
UnitedHealthcare Choice Plus 20		Platinum	NO
UnitedHealthcare Choice Plus 25		Platinum	NO
UnitedHealthcare Choice Plus 250		Platinum	NO
UnitedHealthcare Choice Plus 1250		Gold	NO
UnitedHealthcare Choice Plus 1500		Gold	NO
UnitedHealthcare HSA 1750		Gold	NO
UnitedHealthcare Choice Plus 2000			
Ded. 2000/5000 Coins. 80/60		Gold	NO
UnitedHealthcare Choice Plus 2000			
Coins. 100/80		Gold	NO
UnitedHealthcare Choice Plus 2000			
Ded. 2000/4000 Coins. 80/60		Silver	NO
UnitedHealthcare Choice Plus 2500		Silver	NO
UnitedHealthcare HSA 3000		Silver	NO
UnitedHealthcare HSA 6100		Bronze	NO

<sup>i</sup> See last page for a description of metallic level and eligibility for each plan.

<sup>ii</sup> Eligibility for catastrophic plans are restricted to either (1) young adults under age 30 prior to the start of the plan year or (2) individuals who have been deemed exempt from the individual mandate [refer to ACA §1302(e)(2)].

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**Metallic Level (actuarial value categories)<sup>i</sup>**

For plan years starting on or after January 1, 2014, the federal Affordable Care Act (“ACA”) requires that individual and small group market plans be within specific actuarial value categories. Actuarial value measures the percentage of total overall health care costs for the essential benefits covered by the health plan. ACA identifies specific actuarial value categories as "metal levels" specified as bronze, silver, gold and platinum.

Coverage levels are as follows:

Bronze	58-62 percent of the actuarial value;
Silver	68-72 percent of the actuarial value;
Gold	78-82 percent of the actuarial value; and
Platinum	88-92 percent of the actuarial value.
Catastrophic plans	are not required to meet actuarial value targets but must have actuarial values below bronze. Eligibility is restricted to either (1) young adults under age 30 prior to the start of the plan year or (2) individuals who have been deemed exempt from the individual mandate. [refer to ACA §1302(e)(2)].

<sup>i</sup> See last page for a description of metallic level and eligibility for each plan.

<sup>ii</sup> Eligibility for catastrophic plans are restricted to either (1) young adults under age 30 prior to the start of the plan year or (2) individuals who have been deemed exempt from the individual mandate [refer to ACA §1302(e)(2)].